

Social determinants of health

Ten social determinants of health were developed by the World Health Organisation in 2000, based on an increasing understanding of the significant sensitivity of health to the social environment. The ten social determinants are listed below.

1. The Social Gradient - <i>“Life expectancy is shorter and most diseases are more common further down the social ladder in each society.”</i>
2. Stress - <i>“Stressful circumstances, making people feel worried, anxious and unable to cope, are damaging to health and may lead to premature death.”</i>
3. Early life - <i>“A good start in life means supporting mothers and young children: the health impact of early development and education lasts a lifetime.”</i>
4. Social exclusion - <i>“Life is short where its quality is poor. By causing hardship and resentment, poverty, social exclusion and discrimination cost lives.”</i>
5. Work - <i>“Stress in the workplace increases the risk of disease. People who have more control over their work have better health.”</i>
6. Unemployment - <i>Job security increases health, well-being and job satisfaction. Higher rates of unemployment cause more illness and premature death.</i>
7. Social Support - <i>“Friendship, good social relations and strong supportive networks improve health at home, at work and in the community.”</i>
8. Addiction - <i>“Drug use is both a response to social breakdown and an important factor in worsening the resulting inequalities in health.”</i>
9. Food - <i>“A good diet and adequate food supply are central for promoting health and well-being. A shortage of food and lack of variety cause malnutrition and deficiency diseases.”</i>
10. Transport - <i>“Healthy transport means less driving and more walking and cycling, backed up by better public transport. Cycling, walking and the use of public transport promote health in four ways. They provide exercise, reduce fatal accidents, increase social contact and reduce air pollution.”</i>

Social Determinants of Health: the Solid Facts - 2nd edition - World Health Organization 2003
www.health.vic.gov.au/healthpromotion/foundations/determinants.htm

The table on the follow page sets out some key indicators that provide a snap shot of some social determinants of health for the Bendigo Loddon area. Most of the data is presented and discussed in more detail in other areas of this report. Much of the data relates to more than one of the social determinants of health. For instance, unemployment (to varying degrees) has an impact on: the social gradient, stress, social exclusion, work, unemployment and the social support social determinants of health. Data is from different sources and from different dates and should only be used as a general guide.

Social determinants of health snapshot

Indicator	Greater Bendigo	Loddon	Regional Victoria	Victoria
% of 2006 workforce working as professionals (occupation)	18%	9%	16%	21%
% of 2006 workforce working as labourers	12%	16%	13%	10%
% of 2006 workforce working on full time basis	60%	66%		60%
Unemployment rate for June 2011 quarter	6.4%	4.4%	5.9%	5.1%
% of households earning less than \$350 per week	17%	24%	18%	14%
% of adult population completed year 12 or equivalent	34%	24%		44%
% of adult* population with university grad. or post grad. qualification	12%	6%	10%	19%
% of lone households in 2006	11%	13%	11%	10%
% of population who slept in caravan, cabin, houseboat, tents, improvised home, tent, sleepers out on night of 2006 census	0.57%	1.09%		0.29%
% of single parent households (of all family households) in 2006	18%	13%		15%
% of children aged 12-15 mnths fully immunised (March 2011)	92.5%	100%		91.6%
% of children aged 24-27 mnths fully immunised (March 2011)	96.6%	94.4%		93.5%
% of children aged 60-63 mnths fully immunised (March 2011)	93.2%	84.0%		91.1%
Proportion of teenage births (out of all births) 2007	5.5%	1.1%		2.6%
% of 2006 workforce that used public transport, walked or cycled	2.8%	2.2%		10.7%
Perceived safety in community	62%	73%	65%	59%
Family Incident Report Rates per 100,000 Population (2010/11)	722.7	571.6		732.1
Crime against person - rate per 100,000 population (2010/11)	791.8	795.3		868.5
Crime against property - rate per 100,000 population (2010/11)	3441.7	3106.7		4519.1
Drug offences - rate per 100,000 population (2010/11)	176.6	111.8		264.8
SEIFA LGA rating 2006 (high value indicate less disadvantage)	984.4	941.6	986	1010
% of hospital admissions treated for alcohol problem (08/09)	0.8%	1.2%		1.3%
% of hospital admissions treated for drug problem (08/09)	0.6%	0.6%		0.9%

Data is taken from information contained in this profile together with additional data from the 2006 census which is available at www.abs.gov.au * aged 25 yrs and over in 2006

Social Gradient

SEIFA

The 2006 Social Economic Indexes for Areas (SEIFA) is based on social and economic data from the 2006 Census, providing a socio-economic snap-shot of a geographical area. SEIFA 2006 consists of four separate indexes that each concentrate on a different aspect of the social and economic conditions in an area. The index is a continuum of advantage to disadvantage with low values indicating areas of disadvantage and high values indicating areas of advantage. The score for overall Victoria is 1010. Greater Bendigo and Loddon Shire have an index of relative socio-economic disadvantage score lower than the Victoria and Regional Victoria average, indicating a higher level of relative socio-economic disadvantage.

SEIFA index of relative socio-economic disadvantage 2006

Local Government Areas in Regional Victoria (ranked from most to least disadvantaged)	2006 SEIFA index of disadvantage
Loddon (S)	941.6
Greater Bendigo (C)	984.4
Regional Victoria	986
Victoria	1010

www.abs.gov.au

SEIFA by towns and suburbs

The tables on the following pages set out the SEIFA scores (high scores = lower relative socio-economic disadvantage) for many towns and suburbs within the Bendigo Loddon PCP area. Within City of Greater Bendigo, Strathfieldsaye had the highest SEIFA score, followed by Mandurang, Sedgwick, Junortoun and Maiden Gully, indicating a low level of relative socio-economic disadvantage. Long Gully had the lowest SEIFA score, followed by California Gully, Heathcote, Bendigo West and Bendigo North, indicating a high level of socio-economic disadvantage.

Within Loddon Shire, Yarrawalla had the highest SEIFA score, followed by Shelbourne, Serpentine, Calivil, and Bridgewater indicating a low level of relative socio-economic disadvantage. Korong Vale had the lowest SEIFA score, followed by , Tarnagulla, Dunolly, Bridgewater on Loddon and Inglewood, indicating a high level of socio-economic disadvantage.

Bendigo Loddon PCP highest and lowest SEIFA scores

	Highest scores (least disadvantaged)			Lowest scores (most disadvantaged)		
	Town/suburb	score	State percentile	Town/suburb	score	State percentile
Greater Bendigo	Strathfieldsaye	1102	95	Long Gully	846	2
	Mandurang	1098	94	California Gully	871	3
	Sedgwick	1097	93	Heathcote	914	7
	Junortoun	1082	89	Bendigo West	920	8
	Maiden Gully	1079	87	Bendigo North	924	9
Loddon Shire	Yarrawalla	1036	61	Korong Vale	788	1
	Shelbourne	1032	57	Tarnagulla	825	2
	Serpentine	1031	56	Dunolly	868	3
	Calivil	1030	55	Bridgewater on Loddon	885	4
	Bridgewater	1027	54	Inglewood	872	4

www.abs.gov.au

SEIFA scores for relative socio-economic disadvantage - Greater Bendigo 2006

Greater Bendigo	SEIFA Score	State Rank	State Decile	State Percentile
Ascot (3551)	1073	1236	9	84
Axe Creek (3551)	1053	1068	8	73
Axedale (3551)	972	325	3	23
Bagshot (3551)	1027	788	6	54
Bagshot North (3551)	924	122	1	9
Bendigo (3550)	972	326	3	23
Bendigo East (3550)	997	514	4	35
Bendigo North (3550)	924	122	1	9
Bendigo West (3550)	920	111	1	8
Big Hill (3555)	996	512	4	35
California Gully (3556)	871	44	1	3
Eaglehawk (3556)	928	134	1	10
Elmore (3558)	942	187	2	13
Eppalock (3551)	1058	1111	8	76
Epsom (3551)	1019	700	5	48
Flora Hill (3550)	975	346	3	24
Golden Gully (3555)	1010	622	5	43
Golden Square (3555)	967	301	3	21
Goornong (3557)	1011	624	5	43
Heathcote (3523)	914	102	1	7
Huntly (3551)	998	522	4	36
Ironbark (3550)	952	229	2	16
Jackass Flat (3556)	1031	818	6	56
Junortoun (3551)	1082	1298	9	89
Kangaroo Flat (3555)	945	207	2	15
Kennington (3550)	1008	598	5	41
Knowsley (3523)	1000	539	4	37
Lockwood (3551)	1021	722	5	49

Greater Bendigo	SEIFA Score	State Rank	State Decile	State Percentile
Lockwood South (3551)	1048	1020	7	70
Long Gully (3550)	846	28	1	2
Longlea (3551)	1051	1053	8	72
Maiden Gully (3551)	1079	1281	9	87
Mandurang (3551)	1098	1377	10	94
Marong (3515)	969	310	3	22
Mount Camel (3523)	968	305	3	21
Myers Flat (3556)	1038	905	7	62
Neilborough (3570)	988	440	3	30
Quarry Hill (3550)	1017	679	5	47
Raywood (3570)	1013	647	5	44
Redesdale (3444)	944	203	2	14
Sailors Gully (3556)	970	319	3	22
Sedgwick (3551)	1097	1369	10	93
Shelbourne (3463)	1032	829	6	57
Spring Gully (3550)	1032	834	6	57
Strathdale (3550)	1040	936	7	64
Strathfieldsaye (3551)	1102	1393	10	95
Toolleen (3551)	995	498	4	34
White Hills (3550)	963	275	2	19
Woodvale (3556)	1002	548	4	38

SEIFA scores for relative socio-economic disadvantage - Loddon 2006

Loddon Shire	SEIFA Score	State Rank	State Decile	State Percentile
Bealiba (3475)	903	82	1	6
Boort (3537)	989	447	4	31
Bridgewater (3516)	1027	791	6	54
Bridgewater on London (3516)	885	55	1	4
Calivil (3573)	1030	808	6	55
Dingee (3571)	974	341	3	24
Dunolly (3472)	868	41	1	3
Fentons Creek (3518)	972	329	3	23
Inglewood (3517)	872	45	1	4
Korong Vale (3520)	788	6	1	1
Laanecoorie (3463)	949	221	2	15
Leitchville (3567)	1008	605	5	42
Mitiamo (3573)	892	67	1	5
Mysia (3518)	980	378	3	26
Newbridge (3551)	987	436	3	30
Pyramid Hill (3575)	904	85	1	6
Rheola (3517)	912	96	1	7
Serpentine (3517)	1031	823	6	56
Shelbourne (3463)	1032	829	6	57
Tarnagulla (3551)	825	16	1	2
Wedderburn (3518)	881	50	1	4
Wychitella (3525)	961	267	2	19
Yarrowalla (3575)	1036	885	7	61

www.abs.gov.au

Food insecurity and access

Compared to Victoria, in 2008, there was a higher proportion of Greater Bendigo and Loddon Shire population aged 18 years and over that stated they ran out of food in the previous 12 months and could not afford to buy more. The food insecurity figure for Loddon was double the Victorian average.

Compared to Victoria, in 2008, there was a much higher proportion of Loddon Shire population aged 18 years and over that reported not being able to access the quality or variety of foods they wanted to because: foods are too expensive, they couldn't always get the right quality and/or variety, they couldn't always get culturally appropriate food and they did not have access to adequate or reliable public transport.

Compared to Victoria, in 2008, Greater Bendigo had a higher proportion of population aged 18 years and over that reported they didn't always have the quality or variety of foods they wanted because foods were too expensive.

Access to food (2008)

	Greater Bendigo	Loddon	Victoria
Food insecurity ^(a)	7.6	11.2	5.6
Stated reasons why people don't always have the quality or variety of foods they want:			
• Some foods are too expensive	30.6	35.2	28.3
• Can't always get right quality	20.8	40.0	25.5
• Can't always get right variety	10.7	17.6	10.9
• Can't always get culturally appropriate food	6.2	10.2	6.8
• Inadequate and unreliable public transport	7.7	13.2	8.0

Victorian Population Health Survey (2008)

^(a) Proportion of persons who ran out of food in the previous 12 months and couldn't afford to buy anymore

State-wide findings from the Victorian Population Health Survey also indicate that across Victoria:

- Females more likely to have experienced food insecurity than males in the last 12 months
- Persons aged 25–34 years reported the highest rate of food insecurity, and
- Most common reason stated for why people don't always have the quality or variety of foods they want: was that some foods are too expensive.

Welfare recipients

Age pensioners and carers

The Age Pension is an income support payment for people who have reached retirement age. Men must be aged 65 years or over and women must be 63 years and half or over. In March 2011, both Loddon and Greater Bendigo had a higher proportion of population aged 65 years and over that was receiving the Age Pension compared to the Victorian average.

The Carer Payment is an income support payment for people who are unable to support themselves through participation in the workforce because they are caring for someone with a disability, severe medical condition or who is frail aged. In March 2011, compared to the Victorian average, Greater Bendigo and Loddon had a higher proportion of population aged 15 years and over receiving the Carer Payment.

Age pension and carer payment - March 2011 – check COGB numbers

Location	Age Pension			Carer Payment		
	No.	Pop.* 65yrs & over	%	No.	Pop.* 15yrs & over	%
Greater Bendigo	11,294	16,243	69.5%	1,215	85,190	1.4%
Loddon Shire	1,258	1,763	71.4%	134	6,656	2.0%
Victoria	548,229	790,018	69.4%	46,086	4,533,702	1.0%

Commissioned data from Centrelink www.centrelink.gov.au

* based on 2011 population in Victoria in Future projections (2008)

Newstart recipients

Newstart is an income support payment for people who are looking for work. It allows them to participate in activities designed to increase their chances of finding work. A person must be aged 21 to 64 to qualify. In March 2011, compared to Victoria, Greater Bendigo and Loddon Shire had a higher proportion of population aged 20 to 65 years who were receiving a Newstart allowance.

Newstart recipients – March 2011

Location	No.	Pop.* 20 - 65yrs	%
Greater Bendigo	3,127	60,989	5.1%
Loddon Shire	245	4,381	5.6%
Victoria	134,284	3,384,421	4.0%

Commissioned data from Centrelink www.centrelink.gov.au

* based on 2011 population in Victoria in Future projections (2008)

Disability support pension

The purpose of the Disability Support Pension is to provide income support for people who have a permanent physical, intellectual or psychiatric impairment. In March 2011, Loddon Shire and Greater Bendigo had a much higher proportion of population aged 15 years and over receiving the disability support pension, compared to Victoria.

Disability Support Pension Recipients – March 2011

Location	No.	Pop.* 15yrs & over	%
City of Greater Bendigo	5277	85,190	6.2%
Loddon Shire	510	6,656	7.7%
Victoria	196706	4,533,702	4.3%

Commissioned data from Centrelink www.centrelink.gov.au * based on 2011 population in Victoria in Future projections (2008)

Single parenting payment

In March 2011, Greater Bendigo and Loddon had a higher proportion of population aged 15 to 65 years receiving the single parenting payment compared to the Victorian average. Greater Bendigo had a particularly high proportion.

Single parenting payments - March 2011

	No.	Pop.* 15 – 65yrs	%
City of Greater Bendigo	2,132	68,947	3.1%
Loddon Shire	112	4,893	2.3%
Victoria	73,717	3,743,684	2.0%

Commissioned data from Centrelink www.centrelink.gov.au *based on 2011 population in Victoria in Future projections (2008)

Income

Gross individual weekly income by LGA 2006

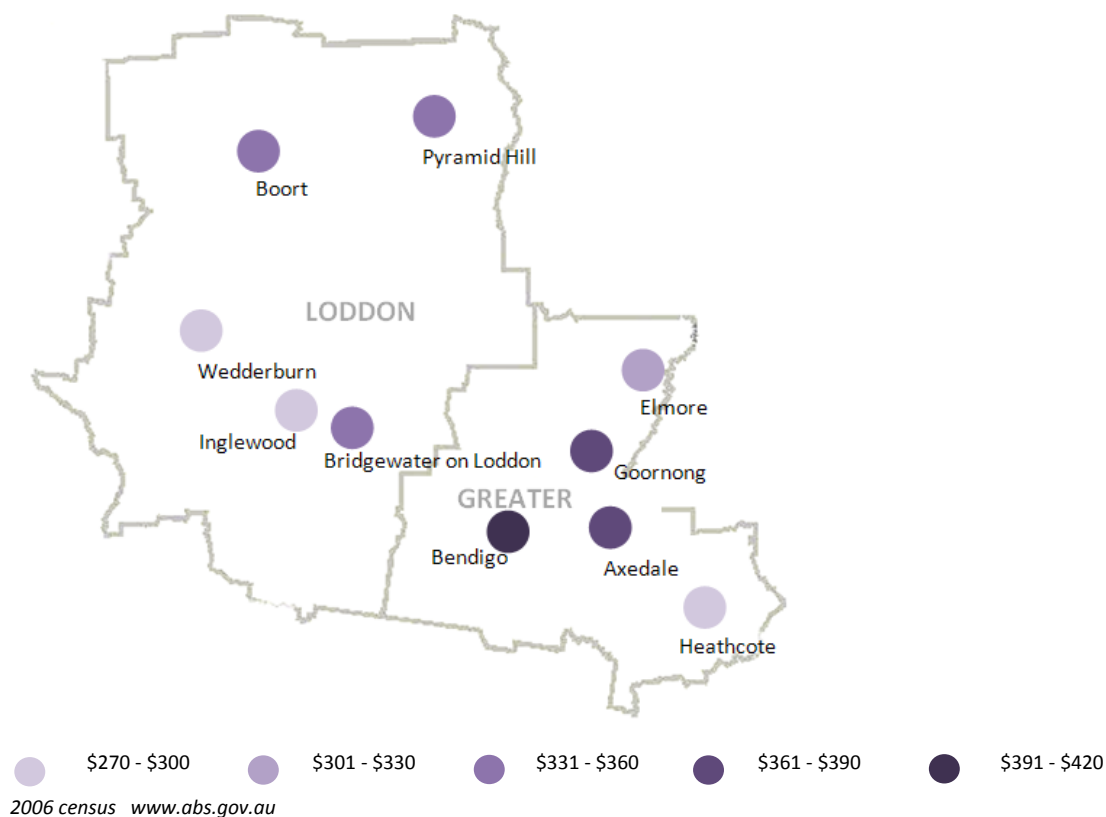
	Greater Bendigo	Loddon	Regional Victoria	Victoria
Negative/Nil income	1%	2%	1%	1%
\$1-\$149	1%	2%	2%	1%
\$150-\$249	6%	9%	6%	5%
\$250-\$349	9%	11%	9%	7%
\$350-\$499	6%	10%	6%	5%
\$500-\$649	13%	16%	13%	10%
\$650-\$799	7%	7%	7%	6%
\$800-\$999	8%	6%	7%	7%
\$1,000-\$1,199	12%	11%	11%	11%
\$1,200-\$1,399	6%	5%	6%	6%
\$1,400-\$1,699	7%	4%	7%	7%
\$1,700-\$1,999	5%	3%	5%	6%
\$2,000-\$2,499	4%	2%	4%	6%
\$2,500-\$2,999	3%	1%	3%	5%
\$3,000 or more	2%	1%	2%	5%

2006 census www.abs.gov.au

In 2006, the median individual income of Loddon Shire residents was \$324. This figure was lower than that of Regional Victoria (\$399) and Victoria (\$456). The median individual income of City of Greater Bendigo residents was \$403. This figure was slightly higher than that of Regional Victoria and was

lower than the Victorian median. Towns within the Bendigo-Loddon PCP region varied, with Heathcote and Inglewood recording the lowest income and Bendigo recording the highest income.

Median individual incomes by town 2006 - map



Gross individual weekly income by town 2006

	Bridgewater	Boort	Wedderburn	Pyramid Hill	Inglewood	Axedale	Heathcote	Goornong	Elmore	Bendigo
Negative/Nil	6%	7%	4%	5%	3%	11%	6%	5%	5%	5%
\$1-\$149	5%	9%	6%	3%	5%	9%	7%	8%	6%	8%
\$150-\$249	22%	17%	30%	23%	33%	20%	27%	19%	24%	17%
\$250-\$399	20%	18%	22%	22%	23%	7%	21%	16%	23%	16%
\$400-\$599	20%	14%	15%	19%	15%	16%	13%	17%	13%	16%
\$600-\$799	8%	9%	8%	9%	8%	14%	7%	14%	9%	11%
\$800-\$999	4%	6%	4%	4%	3%	10%	4%	6%	5%	7%
\$1,000-\$1,299	3%	5%	2%	5%	2%	4%	3%	7%	4%	6%
\$1,300-\$1,599	4%	2%	0%	0%	1%	4%	1%	1%	2%	3%
\$1,600-\$1,999	2%	1%	1%	1%	1%	2%	1%	1%	1%	1%
> \$2,000	0%	0%	1%	0%	1%	0%	0%	1%	1%	1%
not stated	7%	12%	8%	7%	6%	3%	11%	5%	8%	7%

2006 census www.abs.gov.au

Household income

In 2006, the median household income in Loddon Shire was \$597, compared to \$820 across Regional Victoria and \$1022 for the Victorian average. The median household income in Greater Bendigo was \$833. Towns within the Bendigo-Loddon PCP region varied substantially.

Gross household weekly income by LGA 2006

	City of Greater Bendigo	Loddon Shire	Regional Victoria	Victoria
Negative/Nil income	1%	2%	1%	1%
\$1-\$149	1%	2%	2%	1%
\$150-\$249	6%	9%	6%	5%
\$250-\$349	9%	11%	9%	7%
\$350-\$499	6%	10%	6%	5%
\$500-\$649	13%	16%	13%	10%
\$650-\$799	7%	7%	7%	6%
\$800-\$999	8%	6%	7%	7%
\$1,000-\$1,199	12%	11%	11%	11%
\$1,200-\$1,399	6%	5%	6%	6%
\$1,400-\$1,699	7%	4%	7%	7%
\$1,700-\$1,999	5%	3%	5%	6%
\$2,000-\$2,499	4%	2%	4%	6%
\$2,500-\$2,999	3%	1%	3%	5%
\$3,000 or more	2%	1%	2%	5%

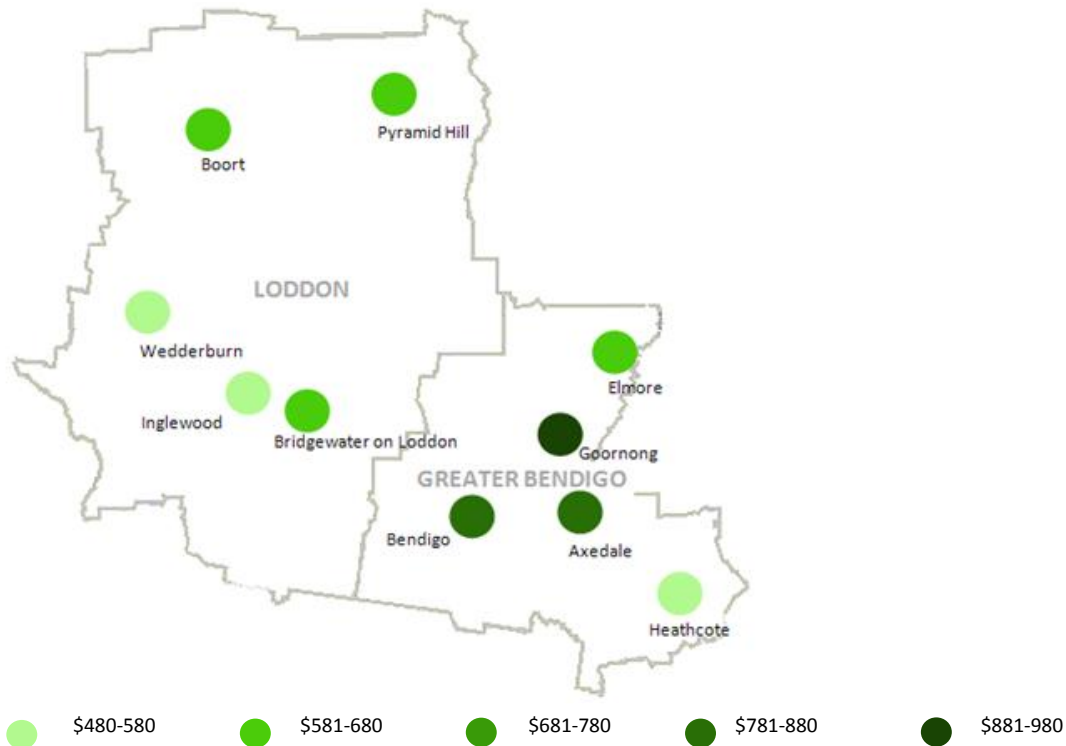
ABS 2006 census www.abs.gov.au

Gross household weekly income by town 2006

	Bridgewater	Boort	Wedderburn	Pyr. Hill	Inglewood	Axedale	Heathcote	Goornong	Elmore	Bendigo
Negative/Nil	2.0%	2.3%	3.5%	0.0%	2.8%	0.0%	1.3%	3.7%	0.0%	0.7%
\$1-\$149	2.0%	2.6%	3.2%	2.1%	0.0%	6.7%	2.2%	0.0%	2.7%	1.2%
\$150-\$249	6.6%	9.5%	11.9%	9.7%	12.8%	3.4%	10.0%	5.6%	9.7%	6.4%
\$250-\$349	10.6%	11.8%	15.5%	12.3%	13.4%	5.6%	16.1%	2.8%	13.4%	9.2%
\$350-\$499	12.6%	4.9%	10.6%	8.2%	13.4%	6.7%	11.9%	3.7%	9.4%	5.6%
\$500-\$649	19.2%	14.4%	17.1%	17.4%	16.6%	14.6%	17.4%	13.0%	18.4%	13.4%
\$650-\$799	5.3%	9.2%	8.1%	5.6%	6.6%	7.9%	6.3%	6.5%	6.0%	7.6%
\$800-\$999	7.3%	6.9%	4.8%	6.7%	7.6%	0.0%	5.7%	12.0%	9.7%	8.0%
\$1,000-\$1,199	11.3%	13.4%	6.8%	12.8%	7.6%	14.6%	6.8%	13.0%	7.7%	11.7%
\$1,200-\$1,399	4.0%	2.3%	1.9%	6.7%	3.1%	5.6%	2.5%	7.4%	4.7%	6.2%
\$1,400-\$1,699	6.6%	3.6%	2.9%	3.6%	1.7%	7.9%	3.7%	8.3%	4.7%	6.7%
\$1,700-\$1,999	0.0%	2.3%	1.0%	3.1%	2.1%	6.7%	1.6%	2.8%	1.0%	4.8%
\$2,000-\$2,499	2.0%	4.6%	1.0%	0.0%	1.0%	5.6%	2.4%	2.8%	1.7%	4.2%
\$2,500-\$2,999	2.0%	0.0%	0.0%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
\$3,000 >	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.7%	2.3%	1.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

ABS 2006 census www.abs.gov.au

Median household income by town 2006 - map



Income by Indigenous status

In 2006, median household incomes for the Indigenous population of the PCP region were significantly lower than those of the non-Indigenous population,

Median household income (\$/weekly) 2006

	Greater Bendigo	Loddon Shire	Victoria
Indigenous households	\$645	\$528	\$763
Non indigenous households	\$836	\$598	\$1,023

ABS 2006 census www.abs.gov.au

Income by age

In 2006, in Greater Bendigo, population aged 15 to 19 years were most likely to be earning an income between \$1 and \$149 per week, followed by a negative or nil income. A higher proportion of Loddon population in this age group was in both of these income brackets. The Greater Bendigo 15 – 19 year old population was less likely to be earning a negative or nil income than the Victorian average while Loddon population was more likely. Both LGAs were more likely to be earning an income of between \$1 and \$149 than the Victorian average.

Gross individual weekly income for 15 – 19 years old (2006)

	Greater Bendigo		Loddon		Regional Victoria	Victoria
	No.	%	No.	%	%	%
Negative/Nil income	1,984	28.3%	164	35.6%	31.4%	35.4%
\$1-\$149	2,350	33.5%	163	35.4%	31.7%	30.0%
\$150-\$249	904	12.9%	36	7.8%	10.0%	9.1%
\$250-\$399	653	9.3%	28	6.1%	9.3%	7.3%
\$400-\$599	337	4.8%	16	3.5%	4.9%	4.2%
\$600-\$799	64	0.9%	0	0.0%	1.1%	1.0%
\$800-\$999	18	0.3%	0	0.0%	0.3%	0.3%
\$1,000-\$1,299	7	0.1%	0	0.0%	0.1%	0.1%
\$1,300-\$1,599	0	0.0%	-	-	0.0%	0.0%
\$1,600-\$1,999	-	-	0	0.0%	0.0%	0.0%
\$2,000 or more	-	-	0	0.0%	0.1%	0.1%
not stated	688	9.8%	51	11.1%	11.3%	12.5%
Total	7,012	100.0%	461	100.0%	100.0%	100.0%

Based on data from the ABS 2006 census

In 2006, in Greater Bendigo and Loddon, residents aged 20 to 24 years were most likely to be earning an income between \$400 and \$599 per week. Greater Bendigo and Loddon had a lower proportion of population in this age range that earned a negative/nil income or an income between \$1 and \$149 per week, compared to the Victorian average. However, both LGAs had a higher proportion of population earning an income of between \$150 and \$399 per week, compared to Regional Victoria and Victoria.

Gross individual weekly income for 20 – 24 years old (2006)

	Greater Bendigo		Loddon		Regional Victoria	Victoria
	No.	%	No.	%	%	%
Negative/Nil income	288	4.5%	7	2.9%	4.7%	9.8%
\$1-\$149	549	8.5%	18	7.4%	7.2%	9.4%
\$150-\$249	1,162	18.0%	39	16.0%	14.2%	13.0%
\$250-\$399	1,139	17.6%	42	17.2%	16.1%	14.1%
\$400-\$599	1,476	22.9%	69	28.3%	25.5%	20.4%
\$600-\$799	928	14.4%	32	13.1%	15.1%	14.1%
\$800-\$999	361	5.6%	12	4.9%	6.6%	6.8%
\$1,000-\$1,299	122	1.9%	-	-	2.4%	2.6%
\$1,300-\$1,599	39	0.6%	-	-	0.7%	0.6%
\$1,600-\$1,999	13	0.2%	0	0.0%	0.2%	0.2%
\$2,000 or more	15	0.2%	0	0.0%	0.3%	0.2%
not stated	363	5.6%	17	7.0%	7.1%	8.9%
Total	6,455	100.0%	244	100.0%	100.0%	100.0%

Based on data from the ABS 2006 census

In 2006, in Greater Bendigo and Loddon, residents aged 25 to 54 years were most likely to be earning an income between \$400 and \$599 per week. Greater Bendigo and Loddon had a lower proportion of population in this age range that earned a negative/nil income. Both LGAs had a higher proportion of population earning an income of between \$150 and \$599 per week, and a lower proportion of population earning more than \$1000 per week, compared to Victoria.

Gross individual weekly income for 25 – 54 years old (2006)

	Greater Bendigo		Loddon		Regional Victoria	Victoria
	No.	%	No.	%	%	%
Negative/Nil income	1,273	3.5%	126	4.5%	3.9%	4.8%
\$1-\$149	1,794	4.9%	178	6.3%	5.3%	5.0%
\$150-\$249	3,673	10.1%	427	15.2%	9.9%	8.2%
\$250-\$399	4,340	11.9%	483	17.2%	12.0%	9.3%
\$400-\$599	6,596	18.1%	569	20.2%	17.3%	14.5%
\$600-\$799	5,696	15.6%	372	13.2%	14.7%	13.7%
\$800-\$999	4,128	11.3%	235	8.4%	10.7%	11.5%
\$1,000-\$1,299	3,910	10.7%	176	6.3%	10.3%	11.5%
\$1,300-\$1,599	1,639	4.5%	50	1.8%	4.7%	6.0%
\$1,600-\$1,999	819	2.2%	30	1.1%	2.4%	3.6%
\$2,000 or more	716	2.0%	25	0.9%	2.5%	4.9%
not stated	1,942	5.3%	141	5.0%	6.4%	7.3%
Total	36,526	100.0%	2,812	100.0%	100.0%	100.0%

Based on data from the ABS 2006 census

In 2006, in Greater Bendigo and Loddon, residents aged 65 years and over were most likely to be earning an income between \$150 and \$249 per week. Greater Bendigo and Loddon had a lower proportion of population in this age range that earned a negative/nil income or between \$1 and \$149 per week, compared to Victoria, or that earned more than \$600 per week.

Gross individual weekly income for 65 years and over (2006)

	Greater Bendigo		Loddon		Regional Victoria	Victoria
	No.	%	No.	%	%	%
Negative/Nil income	224	1.6%	40	2.4%	2.0%	2.5%
\$1-\$149	530	3.8%	69	4.1%	4.3%	4.8%
\$150-\$249	4,482	32.4%	606	36.3%	33.0%	32.1%
\$250-\$399	3,906	28.2%	449	26.9%	27.7%	25.2%
\$400-\$599	1,737	12.6%	191	11.5%	12.1%	11.5%
\$600-\$799	573	4.1%	63	3.8%	3.9%	4.3%
\$800-\$999	274	2.0%	13	0.8%	2.0%	2.4%
\$1,000-\$1,299	171	1.2%	14	0.8%	1.4%	1.8%
\$1,300-\$1,599	74	0.5%	18	1.1%	0.6%	0.9%
\$1,600-\$1,999	49	0.4%	7	0.4%	0.4%	0.6%
\$2,000 or more	79	0.6%	-	-	0.7%	1.2%
not stated	1,732	12.5%	195	11.7%	11.9%	12.6%
Total	13,831	100.0%	1,668	100.0%	100.0%	100.0%

Based on data from the ABS 2006 census

Employment

Labour force participation

In 2006, compared to City of Greater Bendigo and Victoria, Loddon Shire had a lower proportion of population aged 15-64 years that was participating in the labour force. City of Greater Bendigo and Loddon Shire had a lower proportion of population aged 15-64 years that was working full-time, compared to Victoria. City of Greater Bendigo had a higher proportion of population aged 15-64 years that was working part-time, compared to Victoria, while Loddon Shire had a lower proportion.

Labour force participation 2006

	City of Greater Bendigo		Loddon Shire		Victoria
	No.	% of all pop. 15-64yrs	No.	% of all pop. 15-64yrs	% of all pop. 15-64yrs
Worked full-time(a)	24,141	40.0%	1,873	40.0%	43.0%
Worked part-time	13,228	21.9%	858	18.3%	19.8%
Employed, away from work(b)	1,571	2.6%	106	2.3%	2.4%
Hours worked not stated	1,090	1.8%	86	1.8%	1.9%
Total	40,030	66.3%	2,923	62.5%	67.1%
Unemployed, looking for:	0	0.0%	0	0.0%	0.0%
Full-time work	1,789	3.0%	137	2.9%	2.4%
Part-time work	1,050	1.7%	56	1.2%	1.5%
Total	2,839	4.7%	193	4.1%	3.9%
Total labour force*	42,869	71.0%	3,116	66.6%	71.0%
Not in the labour force	15,201	25.2%	1,404	30.0%	23.7%
Labour force status not stated	2,272	3.8%	157	3.4%	5.3%
Total	60,342	100.0%	4,677	100.0%	100.0%

www.abs.gov.au 2006

*employed or looking for employment.

In 2006, the proportion of Indigenous population aged 15-64 years participating in the labour force (as registered unemployed or employed) was higher in City of Greater Bendigo than the Victorian average and the proportion of Indigenous population not in the labour force was the same for both areas. Compared to the total population figures, the proportion of Indigenous population aged 15 - 64 years participating in the labour force was much lower in Greater Bendigo, reflecting the State average.

Labour force participation by LGA and Indigenous status (aged 15-64yrs)

		Indigenous Population		All Population	
		No.	%	No.	%
City of Greater Bendigo	Total Labour force	326	58.1%	42,869	71.0%
	Not in labour force	215	38.3%	15,201	25.2%
	Not stated	25	4.4%	2,272	3.8%
	Total	566	100%	60,342	100%
Loddon	Total Labour force	*	*	3,116	66.6%
	Not in labour force	*	*	1,404	30.0%
	Not stated	*	*	157	3.4%
	Total	*	*	4,677	100%
Victoria	Total Labour force		56.4%	2,347,793	71.0%
	Not in labour force		38.3%	784,913	23.7%
	Not stated		5.3%	174,425	5.3%

ABS Basic Community Profiles 2006

* small population counts mean that cell sizes are too small to be reliable

Occupation

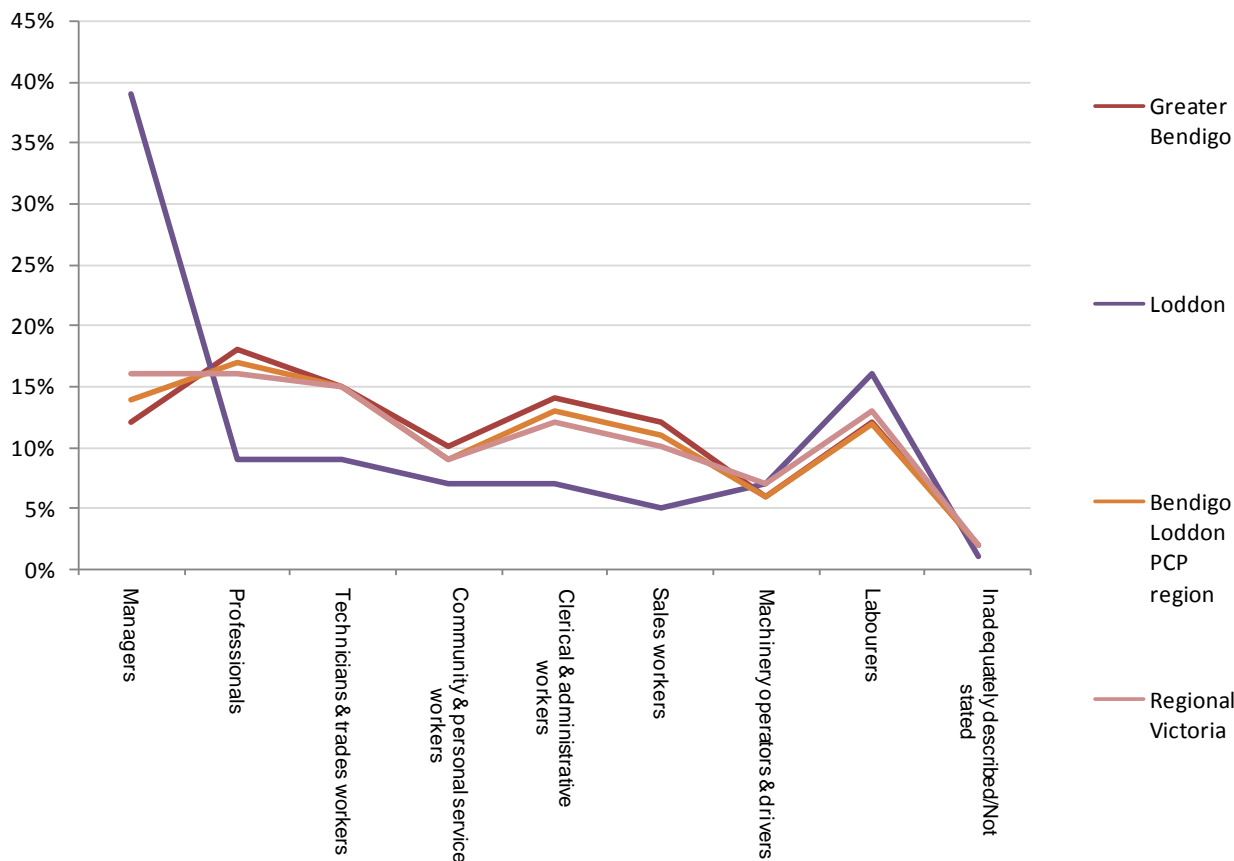
Occupations held by the labour force residing in the Bendigo-Loddon PCP region are largely similar to those for Regional Victoria, with a higher proportion of professionals and clerical and administration workers and a lower proportion of managers. Compared to the whole of Victoria, the PCP region has a lower proportion of professionals and a higher proportion of labourers. Compared to Regional Victoria, Loddon Shire had a significantly higher proportion of managers and labourers and a lower proportion of most other occupations, while City of Greater Bendigo had similar occupation proportions to Regional Victoria.

Occupation of labour force table 2006

	Gr.Bendigo	Loddon	BL PCP	Regional Victoria	Victoria
Managers	12%	39%	14%	16%	13%
Professionals	18%	9%	17%	16%	21%
Technicians & trades workers	15%	9%	15%	15%	14%
Community & personal service workers	10%	7%	9%	9%	8%
Clerical & administrative workers	14%	7%	13%	12%	15%
Sales workers	12%	5%	11%	10%	10%
Machinery operators & drivers	6%	7%	6%	7%	7%
Labourers	12%	16%	12%	13%	10%
Inadequately described/Not stated	2%	1%	2%	2%	2%
Total no.	40,955	3,176	44,131	585,989	2,274,447
Total %	100%	100%	100%	100%	100%

www.abs.gov.au

Occupation of labour force 2006



Industry of employment

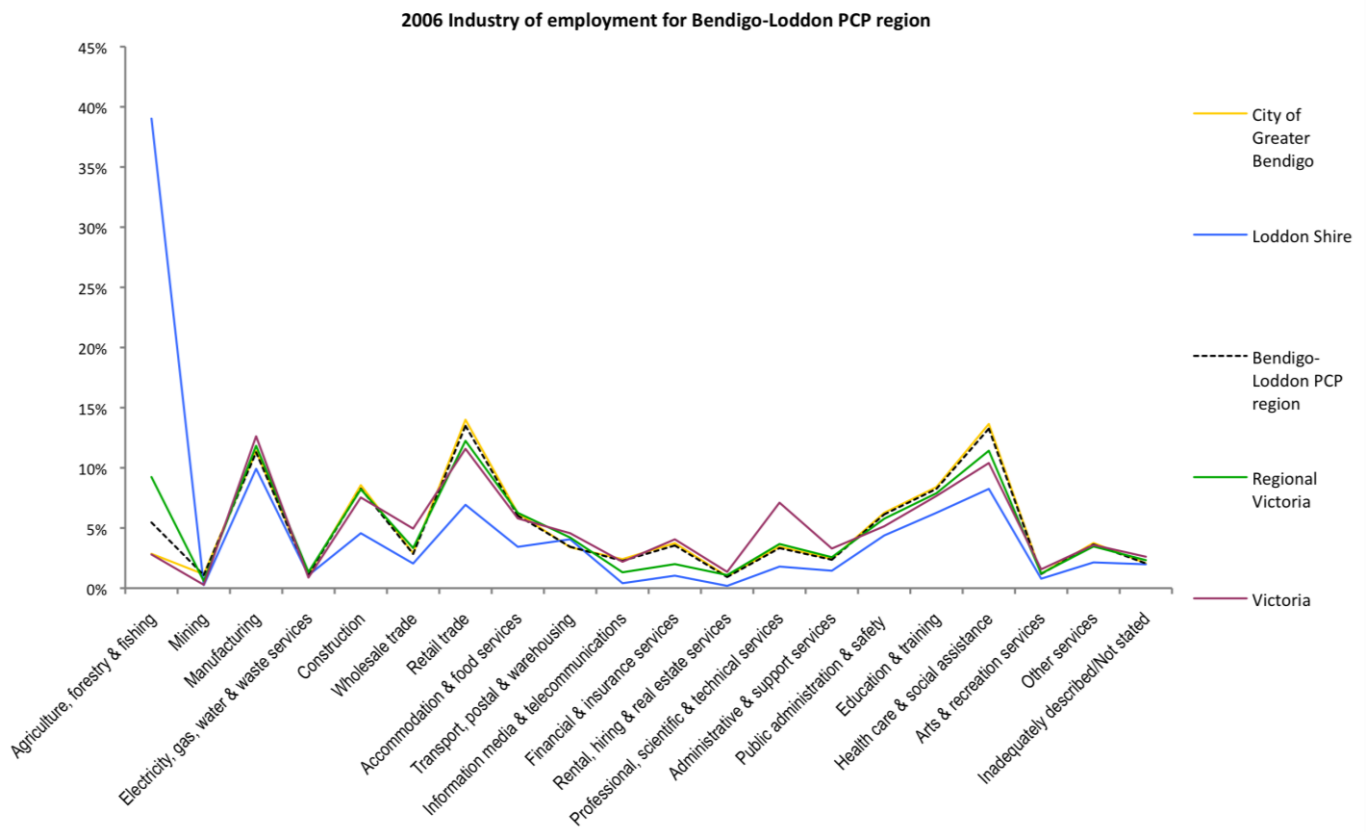
In 2006, the labour force residing in the Bendigo-Loddon PCP region worked in similar industries as the labour force across Regional Victoria. However the PCP region did have a lower proportion of labour force working in the agriculture, forestry and fishing sector and this largely due to the influence of the regional centre of Bendigo. Compared to total Victorian figures, the PCP region had a notably lower proportion working in the professional, scientific and technical and the wholesale trade industry sectors, while it had a higher proportion working in the agriculture, forestry and fishing, the retail trade and the health care/social assistance sectors. As expected, Loddon Shire had a high proportion of labour force working in the agricultural sector and, generally, a lower proportion of labour force working across the other sectors.

Industry of employment 2006

	City of Gr. Bendigo	Loddon Shire	BLPCP region	Regional Victoria	Victoria
Agriculture, forestry & fishing	2.9%	39.0%	5.5%	9.2%	2.8%
Mining	1.2%	0.3%	1.1%	0.6%	0.3%
Manufacturing	11.4%	9.9%	11.3%	11.8%	12.6%
Electricity, gas, water & waste services	1.1%	1.1%	1.1%	1.3%	0.9%
Construction	8.6%	4.6%	8.3%	8.2%	7.5%
Wholesale trade	2.9%	2.0%	2.8%	3.3%	4.9%
Retail trade	14.0%	6.9%	13.5%	12.2%	11.6%
Accommodation & food services	6.2%	3.4%	6.0%	6.3%	5.8%
Transport, postal & warehousing	3.4%	4.1%	3.4%	4.2%	4.6%
Information media & telecommunications	2.4%	0.4%	2.3%	1.3%	2.2%
Financial & insurance services	3.7%	1.0%	3.5%	2.0%	4.1%
Rental, hiring & real estate services	1.0%	0.2%	0.9%	1.1%	1.4%
Professional, scientific & technical services	3.4%	1.8%	3.3%	3.7%	7.1%
Administrative & support services	2.4%	1.4%	2.4%	2.6%	3.3%
Public administration & safety	6.3%	4.4%	6.1%	5.8%	5.1%
Education & training	8.4%	6.3%	8.3%	7.9%	7.7%
Health care & social assistance	13.6%	8.3%	13.3%	11.4%	10.4%
Arts & recreation services	1.2%	0.8%	1.2%	1.2%	1.6%
Other services	3.8%	2.1%	3.6%	3.5%	3.6%
Inadequately described/Not stated	2.1%	2.0%	2.1%	2.3%	2.6%
<i>Total no.</i>	40,952	3,175	44,127	585,993	2,274,447
Total	100.0%	100.0%	100.0%	100.0%	100.0%

ABS 2006 census www.abs.gov.au

Industry of employment 2006



ABS 2006 census www.abs.gov.au

Unemployment

Compared to June 2010, June 2011 unemployment figures indicate a decrease in unemployment rates across all City of Greater Bendigo SLAs and the Loddon – South SLA. There was a small increase in Loddon – North SLA. In some areas within the BLPCP region, the unemployment rate is much higher than the Victorian average. These locations include Gr. Bendigo – Central, Eaglehawk, Inner East and Inner West. The rate in Loddon - South was also slightly higher than the Victorian rate. Greater Bendigo – Eaglehawk SLA recorded the highest unemployment rate (8%), followed by Greater Bendigo – Inner East (6.3%).

Unemployment for the Bendigo-Loddon PCP Region (June 2011 quarter)

Location	Unemployment – number		Unemployment - rate		Total labour force	
	June 2010	June 2011	June 2010	June 2011		
Gr. Bendigo – Central	660	609	7.1	6.2	9,252	9,759
Gr. Bendigo - Eaglehawk	397	345	9.7	8.0	4,082	4,303
Gr. Bendigo – Inner East	957	894	7.2	6.3	13,337	14,080
Gr. Bendigo – Inner North	308	284	5.5	4.8	5,631	5,933
Gr. Bendigo – Inner West	544	489	6.1	5.2	8,929	9,411
Gr. Bendigo – Part B	291	261	4.9	4.1	5,984	6,301
Gr. Bendigo – Strathfieldsaye	132	125	3.3	3.0	4,002	4,219
Total Greater Bendigo	10,852	11,380	6.4	6.4	170,557	179,165
Loddon - North	59	65	3.4	3.5	1,760	1,850
Loddon - South	145	119	6.7	5.2	2,178	2,292
Total Loddon Shire	204	184	5.2	4.4	3,938	4,142
Regional Victoria	43,000	45,200	5.8	5.9	742,600	771,700
Victoria	161,000	152,900	5.5	5.1	2,927,700	3,017,000

Small Area Labour Markets - June quarter 2011 www.workplace.gov.au

Education

Level of education attained

In 2006, Greater Bendigo and Loddon had a lower proportion of population who had completed year 12 than the Victorian average.

Highest year of school completed (persons aged 15 yrs and over) 2006

	Greater Bendigo				Loddon				Victoria			
	Male		Female		Male		Female		Male		Female	
Year 12 or equivalent	11,032	31%	13,980	36%	648	20%	842	27%	829,698	43%	922,605	45%
Year 11 or equivalent	5,814	16%	6,092	16%	528	16%	548	18%	272,641	14%	276,171	13%
Year 10 or equivalent	7,909	22%	7,593	20%	819	25%	630	20%	323,055	17%	307,895	15%
Year 9 or equivalent	3,911	11%	3,792	10%	456	14%	349	11%	146,833	8%	141,299	7%
Year 8 or below	3,356	9%	3,618	9%	514	16%	424	14%	152,396	8%	181,688	9%
Did not go to school	128	0%	108	0%	13	0%	8	0%	18,241	1%	25,386	1%
not stated	3,180	9%	3,666	9%	275	8%	292	9%	190,024	10%	194,102	9%
Total	35,330	100%	38,849	100%	3,253	100%	3,093	100%	1,932,888	100%	2,049,146	100%

www.abs.gov.au

Education by Indigenous status

In 2006, Indigenous population aged 15 years and over from Greater Bendigo and Loddon were significantly less likely to have finished school at year 12 or 11, compared to the non-Indigenous population.

Year left school by Indigenous status 2006

	Gr. Bendigo Indig.		Gr. Bendigo Non Indig.	Loddon Indig.		Loddon Non Indig.
	No.	%	%	No.	%	%
Year 12 or equivalent	108	17.6%	33.7%	8	17.0%	23.5%
Year 11 or equivalent	71	11.6%	16.1%	3	6.4%	17.0%
Year 10 or equivalent	171	27.9%	20.9%	10	21.3%	22.8%
Year 9 or equivalent	104	16.9%	10.4%	4	8.5%	12.7%
Year 8 or below	88	14.3%	9.4%	13	27.7%	14.8%
<i>Did not go to school</i>	10	1.6%	0.3%	3	6.4%	0.3%
<i>not stated</i>	62	10.1%	9.2%	6	12.8%	8.9%
Total	614	100.0%	100.0%	47	100.0%	100.0%

www.abs.gov.au

The table on the following page sets out the non school qualifications of population aged over 15 (that had a non school qualification). In 2006, compared to the Regional Victoria averages, Greater Bendigo residents aged over 15 were more likely to have a graduate or post graduate qualification, while the proportion of residents with a diploma or certificate qualification was slightly lower. Residents aged over 15 in Loddon Shire, compared to the Regional Victoria average, were generally less likely to have a graduate or post graduate qualification (except for a graduate diploma).

Non school qualifications 2006

	Greater Bendigo				Loddon				Regional Victoria			
	Males		Females		Males		Females		Males		Females	
Postgrad. Degree, nfd	16	0%	29	0%	3	0%	0	0%	115	0%	237	0%
Doc. Degree	133	1%	56	1%	0	0%	3	0%	1,592	1%	778	1%
Master Degree	292	2%	278	3%	10	1%	13	2%	3,761	2%	3,321	2%
Graduate Diploma	407	3%	677	7%	13	2%	54	9%	4,217	2%	7,611	6%
Graduate Certificate	37	0%	60	1%	0	0%	0	0%	414	0%	880	1%
Bachelor Degree	2,101	17%	3,138	31%	85	11%	163	26%	27,275	15%	38,828	28%
Adv. Dip. & Dip. nfd	18	0%	19	0%	0	0%	0	0%	204	0%	256	0%
Adv. Dip. & Associate Degree	676	5%	813	8%	48	6%	71	11%	9,965	6%	12,980	9%
Diploma	787	6%	821	8%	40	5%	43	7%	10,532	6%	12,407	9%
Certificate, nfd	271	2%	412	4%	20	3%	29	5%	3,648	2%	5,778	4%
Certificate III & IV(d)	6,576	53%	2,392	23%	472	60%	139	22%	95,463	54%	31,895	23%
Certificate I & II(e)	204	2%	496	5%	14	2%	27	4%	2,998	2%	6,182	4%

www.abs.gov.au

School absent days

The Bendigo Loddon PCP region falls into the Department of Education and Early Childhood education networks of Bendigo and Sandhurst (Loddon Mallee Region). Unfortunately, the network regions do not align with Local Government and there is overlap with some other local government areas in the case of the Bendigo region. The Department has advised that these figures are preliminary and are estimates only, due to some data gaps where schools have not provided information. In 2008, the P-12 mean number of absent days for schools in the Bendigo and Sandhurst networks was a little higher overall compared to the 2007 Victorian benchmark (the 2007 state benchmark was reported to be the same as 2008 by the Loddon Mallee DEECD office).

The Bendigo network had a higher number of mean absence days for 7-12 and the P-12, compared to the State benchmark and Sandhurst had a higher number of mean absence days for the P-6 and P-12, compared to the State benchmark.

Mean absent days 2008 - as of 31st March 2009

	Bendigo Network	Sandhurst Network	2007/08 state benchmark
P-6 mean	13.3	14.0	13.4
7-12 mean	16.5	14.7	16.3
P-12 mean	14.7	14.9	14.6

www.deecd.vic.gov.au commissioned data

Access to health services

Bulk billing

Affordability of medical services is a contributing factor in determining access to health services. Where GP services are bulk-billed, the Medicare rebate is accepted as the full cost of the medical service, while patient-billed services involve an out-of-pocket cost for the patient. The Bendigo Loddon PCP region is located within the Bendigo and Murray federal electorates (see map below). In 2009/10, 71.7% of non-referred GP attendances in the Bendigo electorate were bulk billed, compared to 66.3% in the Murray electorate and 78.2% in Victoria. This data indicates that residents of Greater Bendigo and Loddon, particularly of Loddon, have less access to bulk billing medical services compared to the Victorian average.

Non referred GP attendances that were bulk-billed

Location	services bulk billed	total services	% of services bulk billed
Bendigo electorate	497,929	694,225	71.7%
Murray electorate	440,264	664,098	66.3%
Victoria total	22,790,730	29,135,000	78.2%

Medicare 2011

Federal electorate map (Victoria)



GP availability

The Bendigo Loddon PCP area sits within the Central Victoria General Practice Network and Murray Plains Division of General Practice. In 2009/10, there were more doctors per population in the Murray Plains division than in the Central Victoria division. In 2008/09, the GP:population ratio for the Central Victoria General Practice Network was the third lowest of the 29 Victorian divisions.

Number of GPs by General Practice Divisions 2008 - 09

	Murray Plains		Central Victoria	
	2008/09	2007/08	2008/09	2007/08
No. of female GPs	18	16	35	28
FWE GPs (as at June of that year)	53	54	77	70
FWE GP: population 2006 ratio	1207	1182	1401	1540

Source: Key Division of General Practice characteristics 2006-2007 and 2007-08 www.phcris.org.au